

IM credit User Manual

(V 1.0)

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1. Product overview

(1) Product introduction

Traditional corporate credit evaluation methods are mainly based on statistical methods to establish models.

After entering the era of intelligent manufacturing, the scale of investment in equipment transformation and upgrades is larger and the risk is higher, and it is difficult to accurately price its financial leasing business, and intelligent equipment depreciates faster than traditional equipment and is more difficult to realize. Therefore, intelligent manufacturing is quietly changing the pattern of my country's financial leasing market that mainly uses ordinary machinery and equipment as financing carriers. The conditions for the effective operation of traditional financial leasing models will undergo profound changes. Its development is subject to capital constraints, financing channels, and risk constraints. Information constraints and other aspects.

The goal of smart manufacturing credit evaluation is to use specific financial models to improve the credit analysis indicators of smart manufacturing (or build a more comprehensive evaluation system), so as to solve the financing difficulties caused by information asymmetry between enterprises and financial institutions. Intelligent manufacturing is an emerging field, and the construction of its evaluation index system needs to be improved with the development of intelligent manufacturing itself.

The IMcredit system encapsulates the complex process of smart manufacturing enterprise rating, which is convenient for users to simply evaluate the enterprise credit rating.

2. Product function

(1) Version 1.0

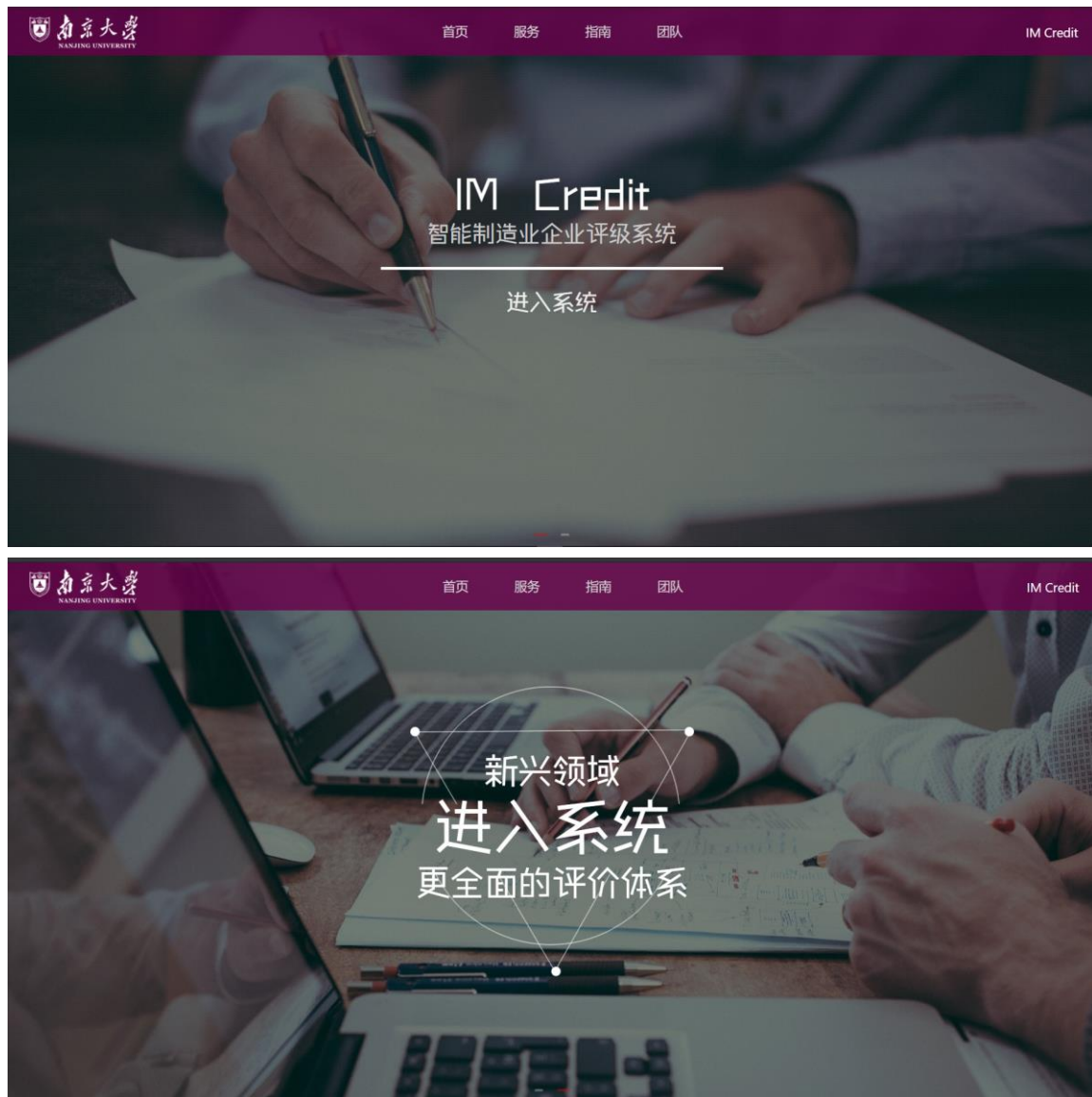
- Login and registration, including corporate users and individual user channels
- Apply for a rating report, and companies in need provide data to obtain a corporate credit rating report
- Search rating, for users to search for target company rating
- Rating data publicity, a comprehensive display of the number of participating companies and part of the rating information that companies can disclose
- Maintain basic personal and corporate information
- View historical rating report browsing history

3. Instructions for use

(1) Tourist browsing

After the visitor enters the URL, the first thing he enters is the guide page, which is divided into four parts:Homepage, service, guide, team

1.1 Homepage: Contains access to the system



1.2 service: Quick entry link to the services provided by the system
Hover the mouse to the corresponding service module, the specific introduction of the service will be displayed
Mouse click on the module, it will jump to the corresponding page





Guide: Click on the corresponding guide to view common Q&A





游客 (点击登录)

- 评级公示
- 我的评级
- 个人中心

信用报告生成教程

如何生成pdf信用报告？

首先，在评级公示页面选择您要导出的报告
 在查看该报告页面的最下方，点击”导出pdf“按钮
 即可导出当前报告的pdf，并下载到本地
 如图所示



图 2-6：增值服务管理体系—企业与行业平均水平

该图是一个雷达图，展示了企业在五个维度的表现：组织规划、决策支持、设备设施、人力资源管理、设备管理。图中包含两条数据系列：企业水平（深蓝色）和行业平均水平（浅蓝色）。企业水平在大多数维度上都高于行业平均水平，尤其是在组织规划和决策支持方面。



游客 (点击登录)

- 评级公示
- 我的评级
- 个人中心

公司注册、参评指南

公司注册参评指南

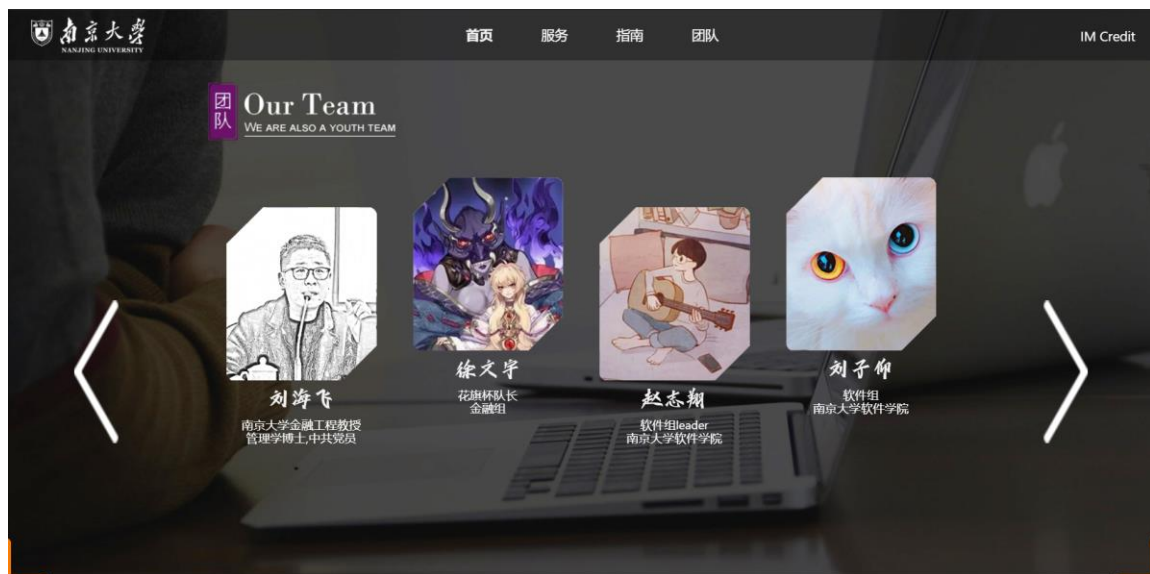
首先，在首页点击“进入系统”，进入登录页面



新兴领域
 进入系统
 更全面的评价体系



Team: Introduction of project members



3.1 registration

3.1.1 Individual registration

For personal registration, fill in the email address, user name, mobile phone number, password (the password length is at least 6 digits), confirm the password, and click OK to complete the registration

个人注册

邮箱

用户名

手机号

密码

确认密码

☒ 个人 ☐ 企业

确定

3.1.2 Business registration

To register a company, upload the business license, enter the company's full name, company registration number, company contact person, email address, contact information, password (the password must be at least 6 digits in length), and confirm the password. Click "OK" to complete the registration.

企业注册

+ 营业执照

企业名称

企业注册号/信用码

企业联系人

邮箱

联系方式

密码

确认密码

☐ 个人 ☒ 企业

确定

3.2 login

3.2.1 Guest login

On the login page, click "Guest Browse (Login Free)" under the OK button to complete the visitor login



个人登录



☒ 个人 ☐ 企业

游客浏览 (免登录)

注册

3.2.2 Personal login

Enter the email address and password used during registration, and complete the verification of the verification code to complete the personal login



个人登录



☒ 个人 ☐ 企业

游客浏览 (免登录)

注册

3.2.3 Enterprise Login

Enter the email address and password used when the company is registered, and complete the verification of the verification code to complete the company's login



The image shows a web form for enterprise login. At the top, it says '企业登录' (Enterprise Login). Below this are three input fields: '邮箱' (Email), '密码' (Password), and '验证码' (Verification Code). To the right of the verification code field is a small image of a verification code. Below the input fields are two radio buttons: '个人' (Personal) and '企业' (Enterprise), with '企业' selected. At the bottom of the form is a '确定' (Confirm) button. Below the button is a link that says '游客浏览 (免登录)' (Visitor browsing (no login)).

注册

3.3 Search rating

Entry method:

1. You can click the search bar under the "Services" page on the homepage to enter



2. On the homepage "Enter the system" to the login page, click "Visitor browsing (no login)" to enter the rating data publication page. In the upper part of the page, you can search for the rating of the target company by the company name, and you

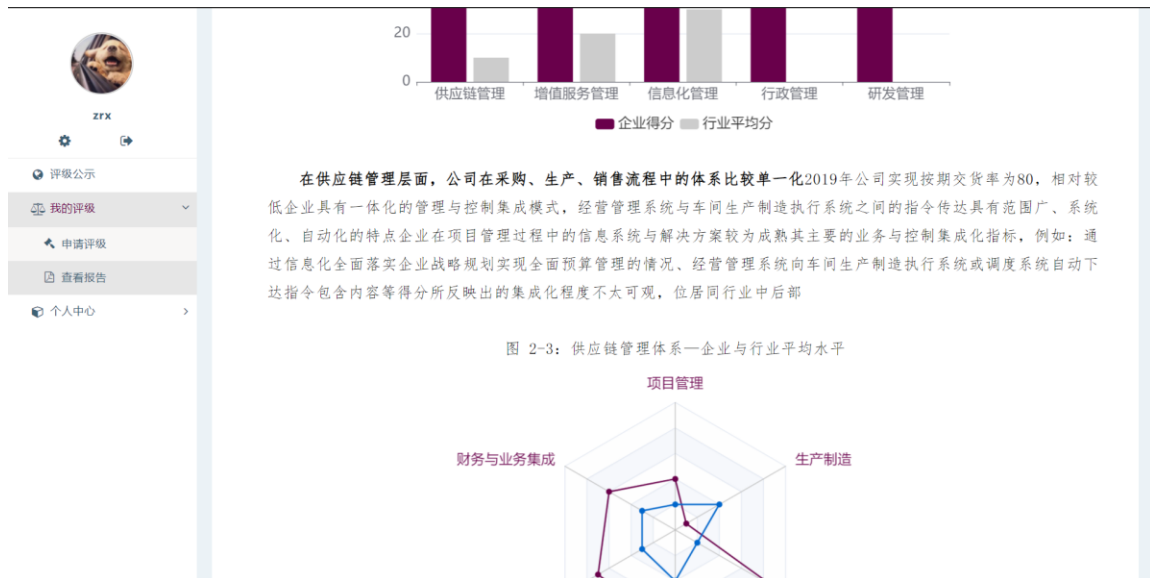
can click next to the search bar According to the screening criteria of the rating, the qualified companies are screened out for browsing



3.4 View the corporate rating report

On the rating publicity page, click the "detailed report" button corresponding to the company you want to view, and you can view the rating report of the corresponding company (must be logged in, otherwise ordinary users have no right to view it. Tourists can log in by clicking on the bottom of the avatar on the left "Tourist (click to log in)" text to register and log in)





3.5 Application for rating

(You must be logged in) Click "Apply for Rating" under the "My Rating" column on the left to apply for your own rating report

step:

1. Choose the type of business

The screenshot shows the 'Choose Business Type' interface. The progress bar indicates the current step is 1. Choose business type. The main area displays five business type options:

- 流程行业 (PI)**: Through the change of the physical shape of the raw material, assembly becomes a product, making its value. At the same time, the product is standard or few customized demand, demand is mainly forecast, also consider orders. Production is based on the material as the object to form a single flow water production line.
- 服务行业 (STI)**: Through the change of the physical shape of the raw material, assembly becomes a product, making its value. At the same time, the product is standard or few customized demand, demand is mainly forecast, also consider orders. Production is based on the material as the object to form a single flow water production line.
- 混合行业 (MI)**: Through the change of the physical shape of the raw material, assembly becomes a product, making its value. At the same time, the product is standard or few customized demand, demand is mainly forecast, also consider orders. Production is based on the material as the object to form a single flow water production line.
- 离散大批量行业 (MDI)**: Through the change of the physical shape of the raw material, assembly becomes a product, making its value. At the same time, the product is standard or few customized demand, demand is mainly forecast, also consider orders. Production is based on the material as the object to form a single flow water production line.
- 离散中小批量行业 (SMEDI)**: Through the change of the physical shape of the raw material, assembly becomes a product, making its value. At the same time, the product is standard or few customized demand, demand is mainly forecast, also consider orders. Production is based on the material as the object to form a single flow water production line.

2. Fill in the indicator system for integration of industrialization and industrialization

两化融合指标体系

企业类型: 流程行业

1. 选择企业类型 2. 填写两化融合指标体系 3. 填写财务指标 4. 填写完毕, 查看报告

两化融合指标体系——流程行业

新产品产值率 (%) (0-100)
% 0 percent

网上采购率 (%) (0-100)
% 0 percent

应用信息系统进行项目管理实现的功能与星级 (0-5)
0 1 2 3 4 5

通过信息化全面落实企业战略规划, 实现全面预算管理的情况 (-5-0)
-5 -4 -3 -2 -1 0

信息化规划执行情况 (0-9)
0 1 2 3 4 5 6 7 8 9

信息系统运维投入占信息化总投入的比例 (%) (0-100)
% 0 percent

实现信息化排产的最小排产单元 (或生产线) 数占最小排产单元 (或生产线) 总数的比例 (%) (0-100)
% 0 percent

应用信息化手段进行能源管理实现的功能 (0-7)
0 1 2 3 4 5 6 7

社会贡献率 (%) (0-100)
% 0 percent

企业组织模式 (0-9)
0 1 2 3 4 5 6 7 8 9

3. fill in financial indicators

财务指标

保存成功

1. 选择企业类型 2. 填写两化融合指标体系 3. 填写财务指标 4. 填写完毕, 查看报告

财务指标——流程行业

经营活动产生的现金流量净额/经营活动净收益(TTM)
% 0 percent

净资产收益率RDE(加权)
% 0 percent

流动比率
% 0 percent

销售净利率
% 0 percent

速动比率
% 0 percent

销售毛利率
% 0 percent

经营活动产生的现金流量净额/流动负债
% 0 percent

财务费用/营业总收入
% 0 percent

有形资产/负债合计
% 0 percent

存货周转天数
% 0 percent

营业总收入(同比增长率)
% 0 percent

流动资产周转率
% 0 percent

4. submit. After filling in the integration index system and financial indicators, click the "Submit Data and Complete Evaluation" button at the bottom of the page.

经营活动产生的现金流量净额/流动负债

% 0 percent

财务费用/营业总收入

% 0 percent

有形资产/负债合计

% 0 percent

存货周转天数

% 0 percent

营业总收入(同比增长率)

% 0 percent

流动资产周转率

% 0 percent

利润总额(同比增长率)

% 0 percent

应收账款周转率

% 0 percent

总负债(同比增长率)

% 0 percent

已获利息倍数(EBIT/利息费用)

% 0 percent

资产负债率

% 0 percent

行业景气指数

% 0 percent

提交数据, 完成测评

Click the "click to go" button, or click "My Rating -> View Report" in the left column to view the rating result report

填写完毕, 至“我的评级”菜单栏下选择“查看报告”进行报告浏览

选择企业类型 填写两化融合指标体系 填写财务指标 4 填写完毕, 查看报告

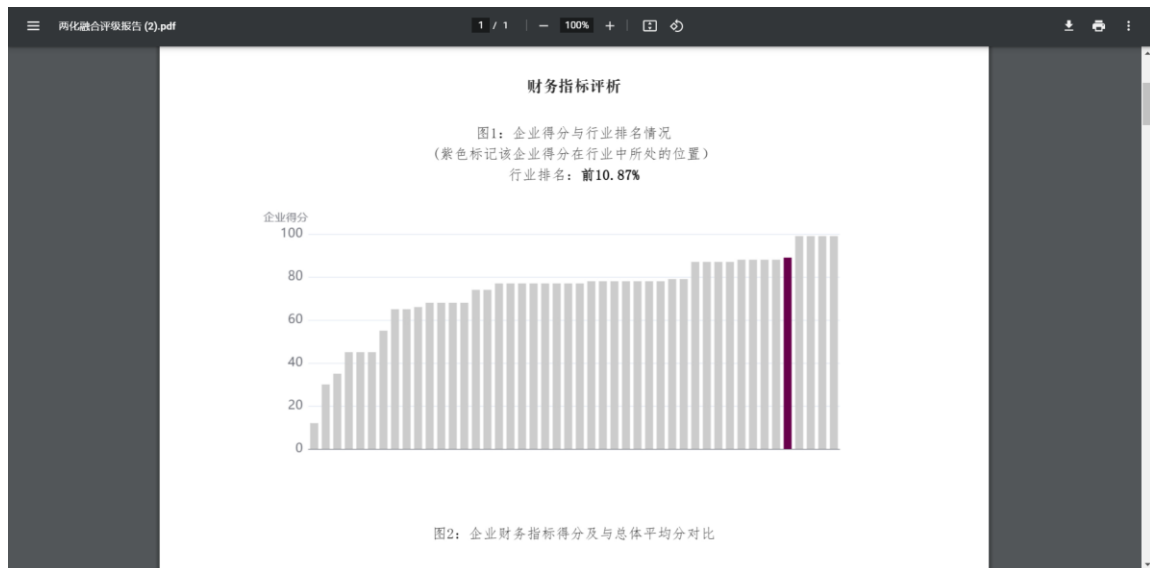
评级报告已生成

请至左侧菜单栏“我的评级”——>“查看报告”中查看评级

点击前往

3.6 pdf generation of rating report

At the bottom of the "View Report" page, click the "Export pdf" button to export the pdf of the current report and download it locally



3.7 View browsing history

Click "Personal Center -> Browsing Records" in the left column to view the reports of the companies you have browsed and the browsing time. Similarly, you can filter the records you have browsed based on the rating level.

浏览记录

ALL SSS A B C D

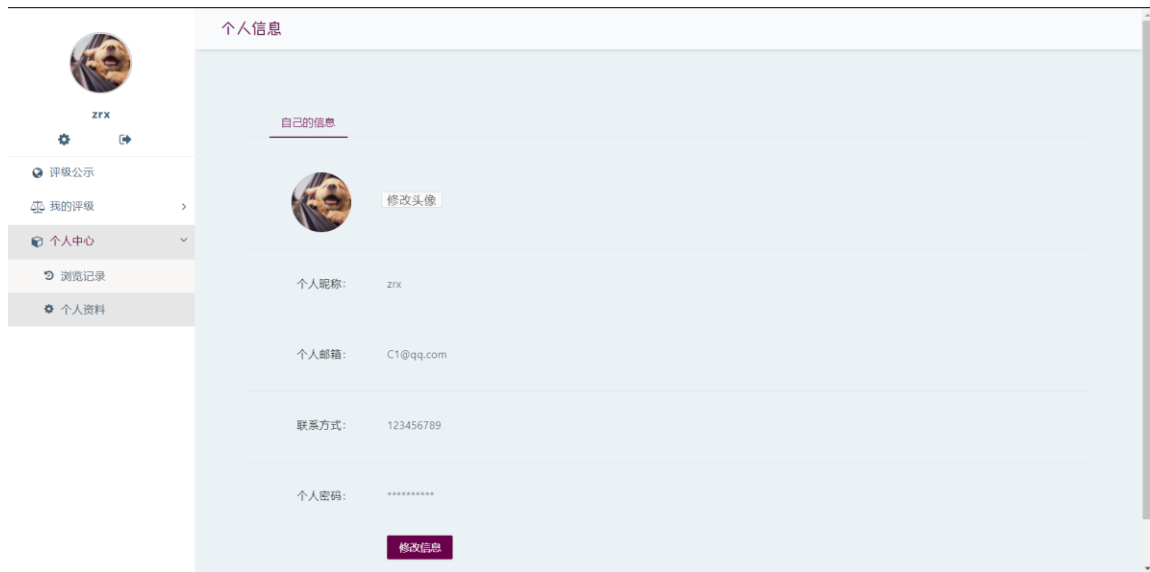
企业名称	企业评级	企业邮箱	联系电话	浏览时间
Alibaba	SSS	123@qq.com	12345678	2021/3/2上午9:5...
ByteDance 字节跳动	B	323@qq.com	12345678	2021/2/28下午7:...
Tencent 腾讯	A	223@qq.com	12345678	2021/2/28下午7:...

每个企业卡片下方都有“详细报告”按钮。

3.8 Edit and change personal information

Click "Personal Center -> Personal Information" in the left column, or click the gear icon at the bottom left of the avatar in the left column to enter the edit page of personal information

Click "Edit Information" and enter the value to be updated to complete the corresponding change



3.9 Logout

Click the leave icon at the bottom right of the avatar in the left column to log out